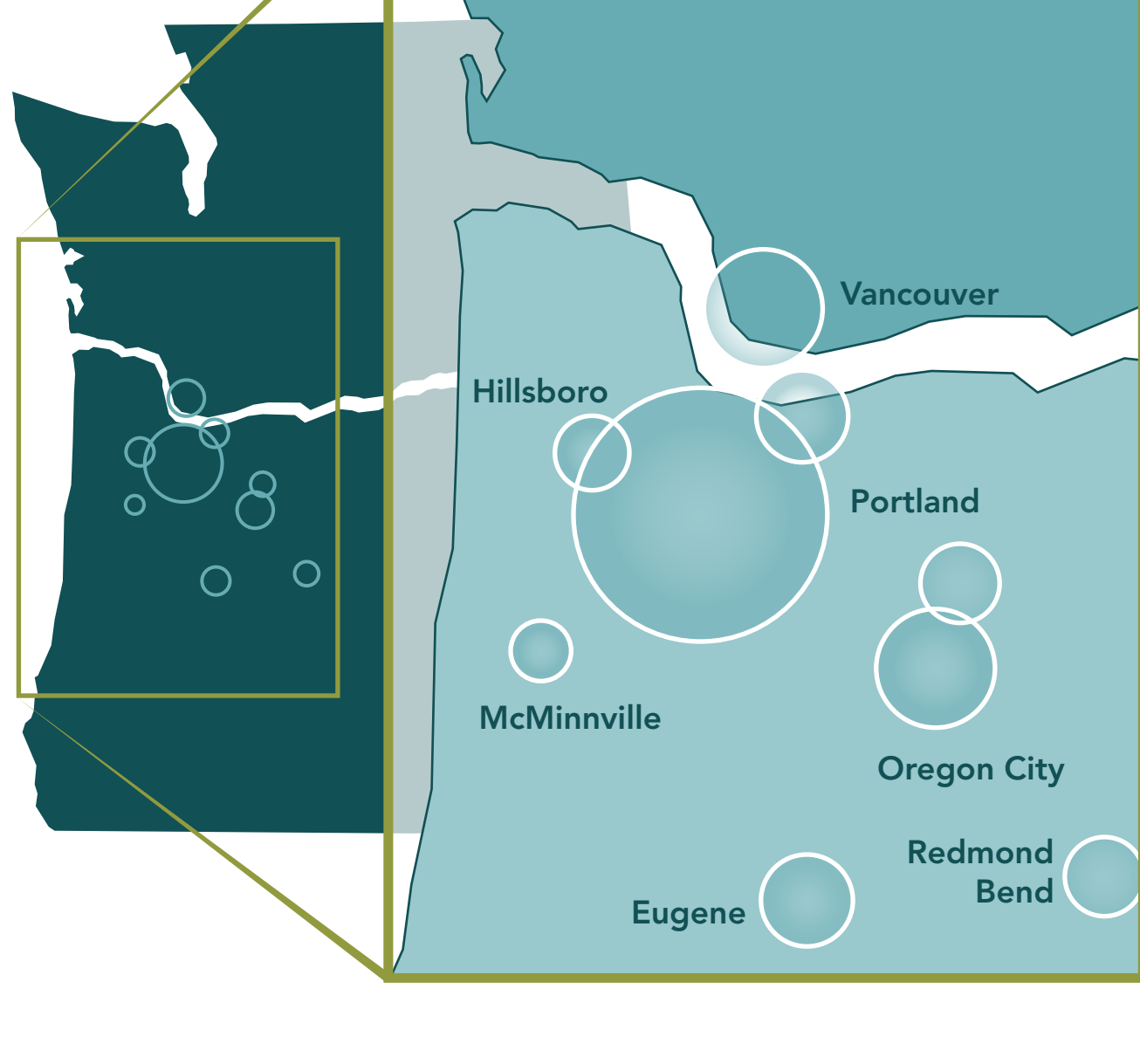


The State of Personal Finance Education

IN THE U.S. AND THE PACIFIC NORTHWEST



Everyone can find value in better knowledge of personal finance. No matter your age, profession, education level or where you live—we all have a need for using personal finance practices, but...

Are Americans getting the education they need?

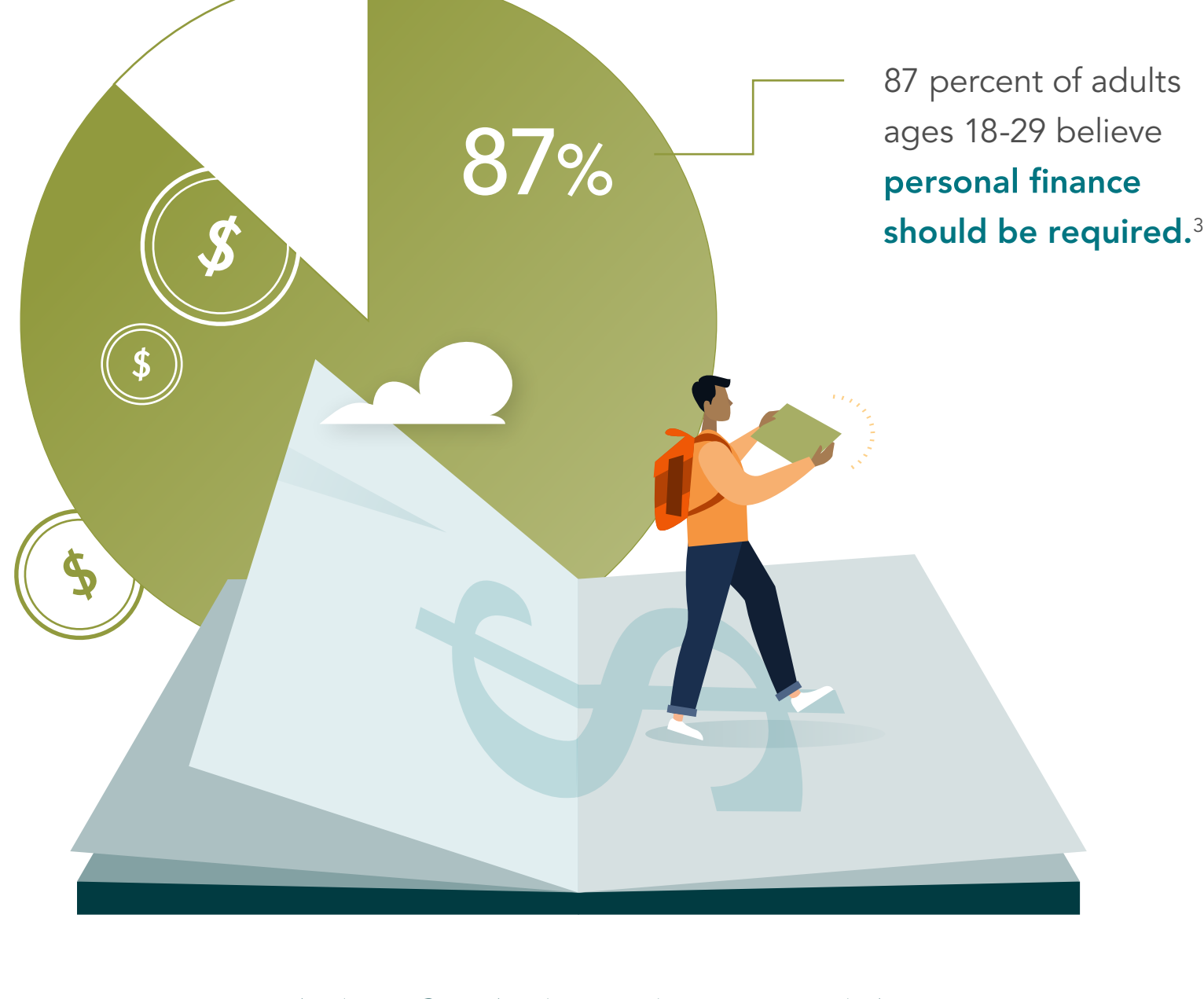
Most people don't learn about personal finance in high school...

Only **22 states** require high schools to offer personal finance courses—Oregon isn't one of them.¹

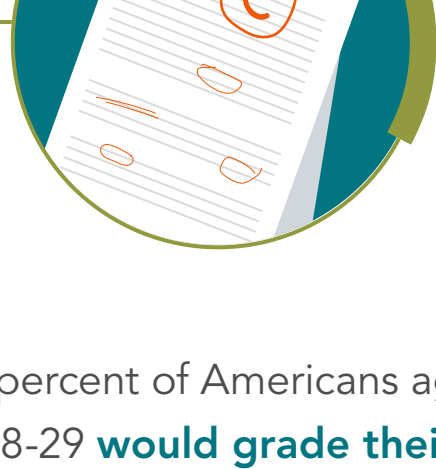
A 2017 Financial Report Card gave **only five states** an "A". Ten states got "F"s having little to no requirements for financial literacy.²



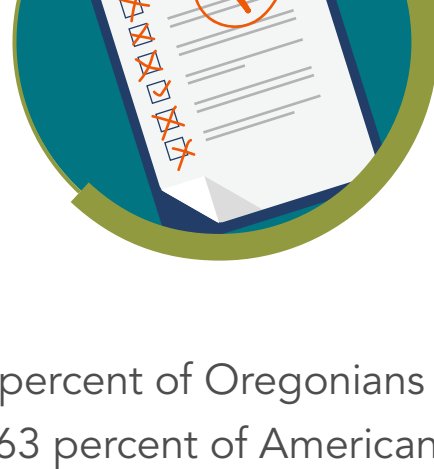
...but they wish it had been a part of their education.



Many adults find that they could improve their financial knowledge...



33 percent of Americans ages 18-29 **would grade their financial literacy as a "C"**.³

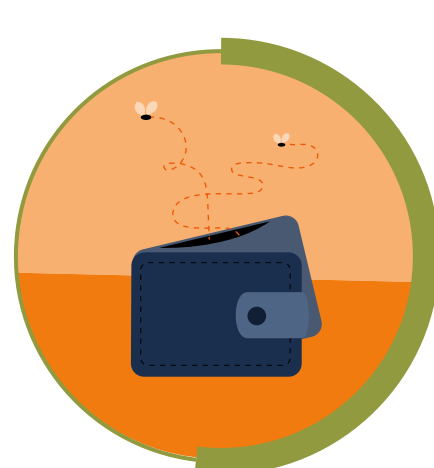


61 percent of Oregonians and 63 percent of Americans would **fail a basic financial literacy test**.⁴

...and their financial habits.



19 percent of Oregonians and 18 percent of Americans **spend more than their income**.⁴



52 percent of Oregonians and half of Americans **don't have an emergency savings fund**.⁴



If you're ready to take charge of your finances, you're not alone.

Here are some ways you can take charge of your financial future starting today:



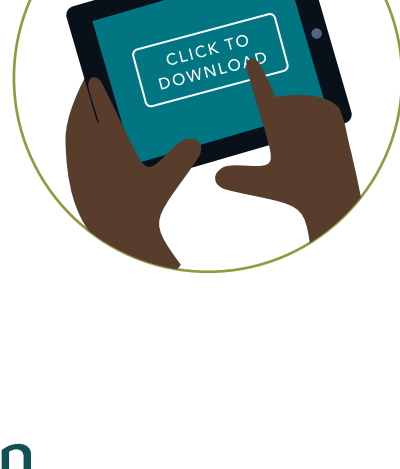
Review your credit history

Download your **free annual credit report** from the three major credit bureaus Experian, Transunion, and Equifax.

annualcreditreport.com

Download OnPoint's Comprehensive Credit eBook

Understand your credit and how it impacts your overall financial health.

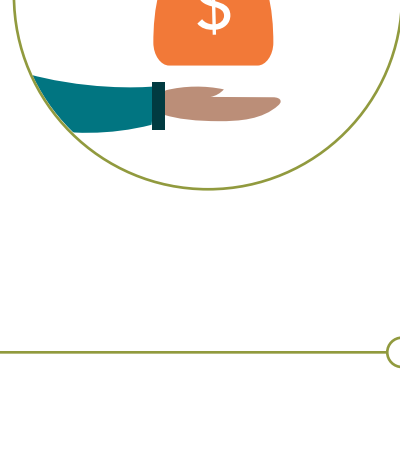


Register with an educational resource

Build a smart budget and achieve your financial goals with personalized content recommendations, relevant financial articles, videos, and personal finance tools.

Use OnPoint's Personal Finance Manager (PFM)

Find out more about OnPoint's personal finance manager within Digital Banking.



When it comes to financial matters, learning to proactively manage your money is a beneficial lifelong skill. Education is the first step in developing these habits.

Follow the OnPoint blog and boost your knowledge with local advice on managing credit, developing a budget and more.



onpointcu.com/financial-education | 800.527.3932



SOURCES

¹<https://www.councilforeconed.org/wp-content/uploads/2018/02/2018-SOS-Layout-18.pdf>
²<https://www.champlain.edu/centers-of-experience/center-for-financial-literacy/report-national-high-school-financial-literacy>
³<https://investor.equifax.com/news-and-events/news/2018/04-30-2018-140352714>
⁴<http://www.usfinancialcapability.org/results.php?region=OR#financial-knowledge>

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